



Ask SHIP

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LOCAL HELP FOR PEOPLE WITH MEDICARE

Q: I have Original Medicare, and I've decided I'd like to have a Medicare Advantage Plan. How and when do I sign up for one?

Medicare Advantage plans are available to most people with Medicare. To be eligible for an MA plan, you must meet the following criteria:

- You must live in the plan's service area.
- You must be enrolled in Medicare Part A and Part B.
- You must not have End-Stage Renal Disease (ESRD), with a few exceptions.

You must also agree to provide the necessary information to the plan and agree to follow the plan's rules. You may belong to only one MA plan at a time.

There are different times you can join an MA plan or switch your plan. These are:

The **Initial Coverage Election Period** is when you first become eligible for Medicare. You will have a 7 month enrollment period. If you are eligible for Medicare due to age (turning 65), your initial enrollment will begin 3 months before the month you turn 65. If you are eligible for Medicare due to disability, your initial enrollment begins 3 months

before and ends 3 months after your 25th month of Social Security Disability eligibility.

The **Annual Election Period (AEP)** happens each year from November 15 to December 31. Your plan will begin January 1 with any changes you have made. Because you don't currently have a Medicare Advantage plan but you do have Medicare, this is when you will be eligible to join.

The **Open Enrollment Period (OEP)** takes place **January 1 through March 31** each year. During this time, you may switch to a different type of MA plan, but you cannot change your drug coverage or enroll or disenroll in a Medicare Medical Savings Account.

- Special Enrollment Periods

(SEP) allow people to switch their MA plan under special circumstances. These include:

- If you move out of your plan's service area
- If your plan decides to leave the Medicare program
- If your plan reduces its service area and your area is no longer covered by that plan
- If you have joined an MA plan for the first time, you may switch back to Original Medicare any time within the first 12 months of coverage

The chart below shows the different options for joining/changing a Medicare Advantage plan during the Open Enrollment Period (OEP).

If you have	You can join	You CANNOT join
MA plan with prescription drug coverage (MAPD)	Another MAPD or switch to Original Medicare & PDP or an PFFS & an PDP	An MA-only or switch to Original Medicare only
MA plan with no drug coverage (MA-only)	Another MA-only or switch to Original Medicare only	An MAPD or switch to Original Medicare & PDP
Original Medicare & a Medicare Prescription Drug plan (PDP)	An MAPD or PFFS and the same PDP	An MA-only or switch to another PDP
Original Medicare	An MA-only	An MAPD or join a PDP

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.